

**Information to identify the case:**

Debtor 1	<b>Patricia A. Kutschke</b>	Social Security number or ITIN	<b>xxx-xx-5240</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-11015-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Patricia A. Kutschke

4/24/19

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Patricia A. Kutschke  
 Debtor

Case No. 18-11015-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Apr 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2019.

db  
 14924021 +Patricia A. Kutschke, PO Box 384, Warren, PA 16365-0384  
 14924020 AT&T Mobility, Glenridge Highlands Two, 5565, Atlanta, GA 30342  
 14924022 +Associated Credit Services, 115 Flanders Road, STE 140, Westborough, MA 01581-1087  
 14924024 #+Betty Flasher, 9116 Jackson Run Road, Sugar Grove, PA 16350-5042  
 14924026 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
 14924026 ++NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET, WILLIAMSVILLE NY 14221-5887  
 (address filed with court: National Fuel, PO Box 371835, Pittsburgh, PA 15250-7835)  
 14924029 PNC Bank, PO Box 1820, Dayton, OH 45401-1820  
 14924027 Penelec, PO Box 3687, Akron, OH 44309-3687  
 14924028 Penn Credit Corporation, P.O. Box 69703, Harrisburg, PA 17106-9703  
 14924030 +Quality Asset Recovery, 7 Foster Ave, STE 101, Gibbsboro, NJ 08026-1191  
 14924031 #+Regency Finance Company, 210 Liberty Avenue, PO Box 607, Warren, PA 16365-0607  
 14924034 +Warren General Hospital, Two Crescent Park West, PO Box 68, Warren, PA 16365-0068  
 14924035 +Warren Medical Group, 103 W St. Clair, Room 2A, Warren, PA 16365-2188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QJBSPERO.COM Apr 25 2019 05:58:00 Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507

smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Apr 25 2019 02:15:14 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14924019 EDI: AFNIRECOVERY.COM Apr 25 2019 05:58:00 AFNI, Inc., 1310 Martin Luther King Drive, P.O. Box 3517, Bloomington, IL 61702-3517

14924023 +EDI: ESSL.COM Apr 25 2019 05:58:00 Dish Network, PO Box 94063, Palatine, IL 60094-4063  
 14924025 EDI: IIC9.COM Apr 25 2019 05:58:00 IC System, Inc., 444 Highway 96 East, P.O. Box 64437, Saint Paul, MN 55164-0437

14924032 +EDI: VERIZONCOMB.COM Apr 25 2019 05:58:00 Verizon Bankruptcy, PO Box 3037, Bloomington, IL 61702-3037

14924033 +E-mail/Text: pgilbert@warren-county.net Apr 25 2019 02:16:01  
 Warren County Tax Claims Bureau, 204 Fourth Avenue, Warren, PA 16365-2399

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK NATIONAL ASSOCIATION  
 aty\* +Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
 Joseph B. Spero on behalf of Trustee Joseph B. Spero sperolaw@neohio.twcbc.com,  
 jspero@ecf.axosfs.com;legalmom18@hotmail.com  
 Joseph B. Spero sperolaw@neohio.twcbc.com, jspero@ecf.axosfs.com;legalmom18@hotmail.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-1

User: admin  
Form ID: 318

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Total Noticed: 20

Date Rcvd: Apr 24, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Sara J. Flasher on behalf of Debtor Patricia A. Kutschke sarajaneflasher@aol.com,  
doubleflash@aol.com;flashersr78776@notify.bestcase.com

TOTAL: 5